

Information to identify the case:

Debtor 1	<u>Michael Matthew Moller</u>	Social Security number or ITIN	xxx-xx-9371
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Brenda Lee Moller</u>	Social Security number or ITIN	xxx-xx-3570
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10227-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Matthew Moller

Brenda Lee Moller

8/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Matthew Moller
Brenda Lee Moller
Debtors

Case No. 18-10227-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Aug 14, 2023

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Matthew Moller, Brenda Lee Moller, 1031 West 27th Street, Erie, PA 16508-1521
14792439	+ Case Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14792441	+ Demetrios H. Tsarouhis, Esquire, 21 S. 9th Street, Suite 200, Allentown, PA 18102-4861
14792443	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14792444	+ Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Room 110, Erie, PA 16501-1029
14792445	Erie Water Works, Collection Dept., 340 West Bayfront Parkway, P.O. Box 6179, Erie, PA 16512-6179
14792448	+ FNB Consumer Discount Co., 2501 West 12th Street, Erie, PA 16505-4527
14792456	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14803681	+ Tendto Credit Union, f/k/a Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 15 2023 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 14 2023 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Aug 15 2023 03:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14810545	+ EDI: PHINAMERI.COM	Aug 15 2023 03:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14792434	EDI: TSYS2	Aug 15 2023 03:27:00	Barclays Card, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
14792435	EDI: TSYS2	Aug 15 2023 03:27:00	BarclaysCard, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
14792436	+ EDI: HFC.COM	Aug 15 2023 03:27:00	Beneficial Consumer Discount Co., d/b/a Beneficial Mortgage Co. of PA, 2320 West Eighth Street, Erie, PA 16505-4426
14792438	EDI: RMSC.COM	Aug 15 2023 03:27:00	CareCredit, Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

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14792440	Email/PDF: creditonebknotifications@resurgent.com	Aug 14 2023 23:51:27	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14792442	+ Email/Text: Billing_Paperwork@emergycare.org	Aug 14 2023 23:46:00	Emergycare, 1926 Peach Street, Erie, PA 16502-2813
14792437	Email/Text: BNBLAZE@capitalsvcs.com	Aug 14 2023 23:44:00	Blaze MasterCard, P.O. Box 2534, Omaha, NE 68103-2534
14792447	EDI: AMINFOFP.COM	Aug 15 2023 03:27:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14792446	EDI: AMINFOFP.COM	Aug 15 2023 03:27:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14792449	EDI: PHINAMERI.COM	Aug 15 2023 03:27:00	GM Financial Leasing, P.O. Box 78143, Phoenix, AZ 85062-8143
14792450	+ EDI: LCIICSYSTEM	Aug 15 2023 03:27:00	I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164-0378
14792451	EDI: IRS.COM	Aug 15 2023 03:27:00	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14850314	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 23:51:28	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14850284	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 14 2023 23:39:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14792452	+ Email/Text: bankruptcy@marinerfinance.com	Aug 14 2023 23:44:00	Mariner Finance LLC, 8211 Tower Center Drive, Nottingham, MD 21236-5904
14792453	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 14 2023 23:39:28	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
14792454	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 14 2023 23:39:28	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14792455	+ Email/Text: ptacct@mch1.org	Aug 14 2023 23:46:00	Millcreek Community Hospital, 5539 Peach Street, Suite 1, Erie, PA 16509-2683
14814999	EDI: PRA.COM	Aug 15 2023 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14793191	+ EDI: RECOVERYCORP.COM	Aug 15 2023 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14832194	+ EDI: JEFFERSONCAP.COM	Aug 15 2023 03:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14792459	Email/Text: amieg@stcol.com	Aug 14 2023 23:44:00	State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716
14792458	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 14 2023 23:46:00	Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
14792457	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 14 2023 23:46:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14852938	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 14 2023 23:46:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14792460	EDI: USAA.COM	Aug 15 2023 03:27:00	USAA Credit Card Payments, 10750 McDermott Fwy., San Antonio, TX 78288-0509
14852700	+ Email/Text: RASEBN@raslg.com	Aug 14 2023 23:44:00	USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid, Crane, 10700 Abbott's Bridge Rd., Ste. 170, Duluth, GA 30097-8461

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TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust
cr		U.S. Bank National Association, not in its individ
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	USAA FEDERAL SAVINGS BANK, c/o Robertson, Anschutz, Schneid, Crane, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-3, Mortgage-Backed Notes, Series 2016-3 bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor USAA FEDERAL SAVINGS BANK cwohlab@ecf.courtdrive.com cwohlab@ecf.courtdrive.com
Michael S. Janin	on behalf of Debtor Michael Matthew Moller mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Michael S. Janin	on behalf of Joint Debtor Brenda Lee Moller mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 8